

Model Based Testing Workbench for Mortgage Servicing

**Improve traceability and reduce time to market using
Capgemini's model based testing approach**

Many financial institutions hold large portfolios of at-risk mortgages, including those in default, near default, and performing, but underwater loans. These lenders face daunting market challenges due to recent trends including declining property values, economic instability, and media attention given to lenders and borrowers.

Loss mitigation strategies, particularly loan modifications, have overwhelmed servicing departments at many lenders and have affected the experience of

the remaining customers in good standing—in particular, those who are candidates for refinancing, cross-sales opportunities, and other value added services. As a result, lenders and servicers are searching for more effective solutions to resolve processing backlogs, trim abnormally long cycle times, improve low conversion rates, lower bloated costs, and increase customer satisfaction.



Model based testing brings clear advantages for lenders

With model based testing, the amount of effort needed in the preparation phase of a project can be reduced by as much as 30%.

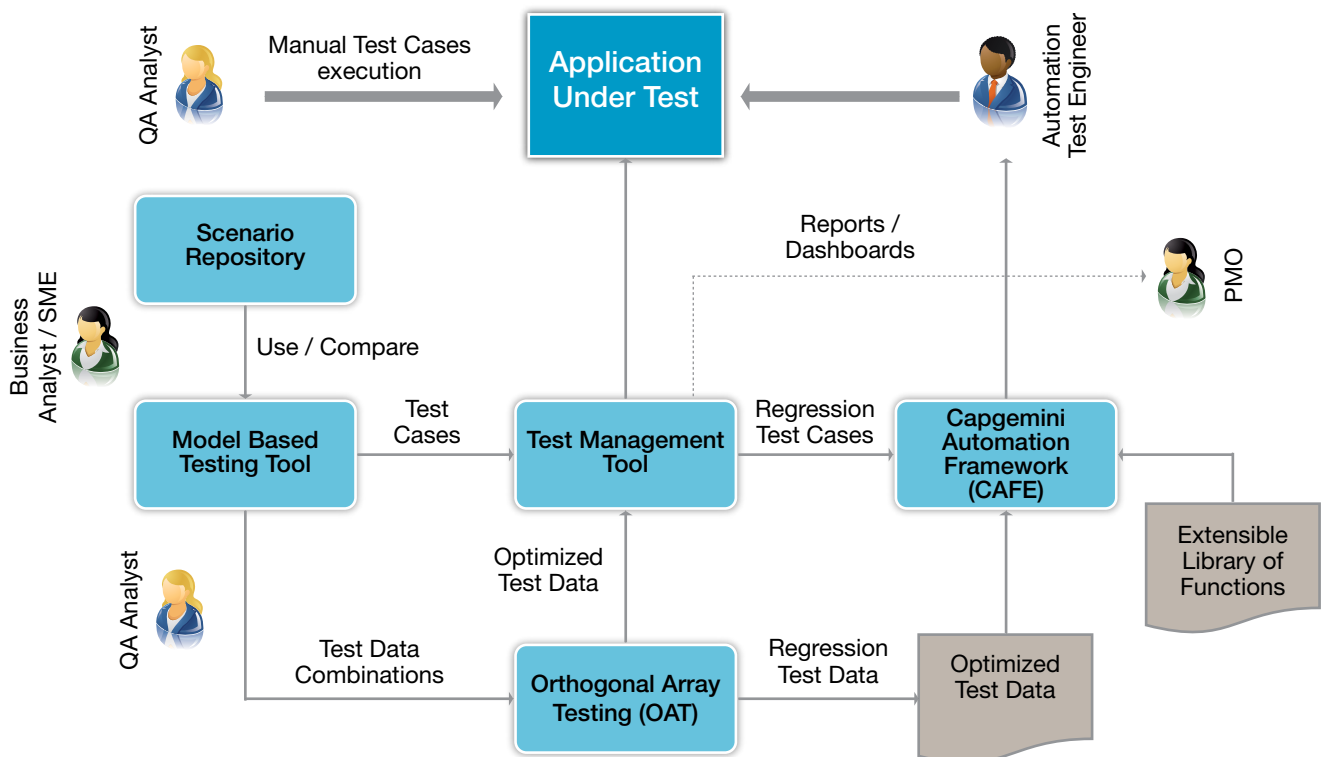
Model based testing is a methodology and toolset designed to accelerate the creation of test scripts. The tools let users describe the system under test using process models which then automate the generation of test cases. With model based testing, experienced testing professionals with domain knowledge can reduce testing time for commercial software by as much as 30%.

An intuitive alternative to test-script design, model based testing uses a visual and non-linear approach. A model is used to capture and depict the behavior of the system under various functional and data scenarios.

When used in conjunction with a compatible tool, the model can be used to:

- Significantly reduce preparation phase effort through an accelerated, accurate test script design process
- Derive a bi-directional traceability for better requirements management
- Simulate functionality or process flows in the application to speed up the review process
- Detect ambiguities and defects in requirements at an early stage
- Increase test coverage through a more complete and accurate description of the system under test

Capgemini's Model Based Testing Workbench



Capgemini's Mortgage Servicing Workbench

Since lenders face large risks if the mortgage servicing process is not properly managed, it's essential to provide rigorous, comprehensive and end-to-end functional testing to make sure systems can best control and track mortgage servicing transactions.

Capgemini's Mortgage Servicing Workbench uses the model based testing approach to streamline the testing process. Our workbench offers complete, end-to-end functional coverage of mortgage servicing transactions, from origination, to servicing and up to delinquency handling functions. The workbench:

- Covers most essential and critical business functions involved in mortgage servicing
- Reduces turnaround time for testing
- Enhances functional coverage of business functions
- Reduction in overall testing efforts and cost
- Helps in creating end to end regression test suite to address client specific implementation

The workbench addresses 25% of MortgageServ functionalities and includes over 160 use cases. For each functionality, the workbench includes key reports to streamline testing efforts.

An established leader in lending systems

With over 15 years of experience building and supporting lending systems for the world's largest banks, lenders and mortgage companies, Capgemini offers solutions across the entire loan value chain. When it comes to testing mortgage servicing platforms, you need test professionals who understand the mortgage business in addition to the common systems like MortgageServ. Capgemini brings together the combination of testing expertise, domain based knowledge and proven experience working on large and small mortgage servicing platforms.

Proven Value

Capgemini's Financial Services testing practice has a proven track record of delivering mid- to large-scale testing engagements across banking, capital markets and insurance domains. We draw on a global testing team that is one of the largest dedicated testing practices in the world and includes:

- 9,500 test professionals globally
- Over 2,800 test professionals focused on Financial Services
- More than 1,500 test professionals certified in ISTQB

MortgageServ Functionality

- Bankruptcy
- Loss Mitigation
- Foreclosure
- Delinquency
- Payment Posting
- Consumer Loans
- Customer Service



“Capgemini’s Model Based Testing Workbench is a proven, proprietary solution that includes testing assets, tools and accelerators with a financial services focus. Unlike most testing solutions, our Workbench was created in partnership with Capgemini clients including some of the world’s largest financial institutions to help solve their real-world testing challenges. Our solution is focused on financial services applications such as TS2, MortgageServ, Calypso, and SWIFT.”

Govind Muthukrishnan

Vice President and Global Financial Services Testing Leader

Learn more about Capgemini’s Model Based Testing Workbench for Financial Services. Email us at fstesting@capgemini.com or visit www.capgemini.com/fstesting.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world’s foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2011 global revenues of EUR 9.7 billion and employs around 120,000 people worldwide.

Capgemini’s Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 21,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

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